

**Information to identify the case:**

Debtor 1	<b>Scott J Appel</b>	Social Security number or ITIN	xxx-xx-6654
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>19-21156-JKS</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott J Appel

4/15/24

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Scott J Appel  
Debtor

Case No. 19-21156-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Apr 16, 2024

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2024:**

Recip ID	Recipient Name and Address
db	+ Scott J Appel, 264 Levinburg Lane, Wayne, NJ 07470-4080
cr	+ Grandover Pointe Condominium Association, Inc., 1655 Valley Road, Ste. 300, c/o Wilkin Management Group, Wayne, NJ 07470, UNITED STATES 07470-2044
518281459	+ Waassociates, Po Box 2148, Wayne, NJ 07474-2148

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 16 2024 21:12:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 16 2024 21:12:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518281449	+ EDI: GMACFS.COM	Apr 17 2024 00:51:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
518281450	+ Email/PDF: bncnotices@becket-lee.com	Apr 16 2024 21:24:56	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518281451	+ EDI: CAPITALONE.COM	Apr 17 2024 00:51:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518345741	+ EDI: AIS.COM	Apr 17 2024 00:51:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518376177	Email/Text: BNCnotices@dcmservices.com	Apr 16 2024 21:11:00	EMERGENCY PHYSICIAN ASSOCIATES NORTH JERSEY,PC, PO Box 1123, Minneapolis, MN 55440-1123
518281454	+ Email/Text: camanagement@mtb.com	Apr 16 2024 21:11:00	Hudson City Savings Ba, Hudson City Savings Bank, 80 W Century Road, Paramus, NJ 07652-1437
518281452	EDI: JPMORGANCHASE	Apr 17 2024 00:51:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518281455	Email/Text: camanagement@mtb.com	Apr 16 2024 21:11:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
518403769	Email/Text: camanagement@mtb.com	Apr 16 2024 21:11:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240
518376269	Email/Text: BNCnotices@dcmservices.com	Apr 16 2024 21:11:00	NJ ACUTE CARE SPECIALISTS PROFESSIONAL CORP, PO Box 1123, Minneapolis, MN 55440-1123
518281456	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 16 2024 21:12:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
518281457	+ EDI: LCITDAUTO	Apr 17 2024 00:51:00	Td Auto Finance, Attn: Bankruptcy Dept, Po Box

District/off: 0312-2

User: admin

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Date Rcvd: Apr 16, 2024

Form ID: 3180W

Total Noticed: 19

9223, Farmington Hills, MI 48333-9223

518281458 + Email/Text: TFS\_Agency\_Bankruptcy@toyota.com

Apr 16 2024 21:11:00

Toyota Financial Services, Po Box 9786, Cedar Rapids, IA 52409-0004

518388479 + EDI: AIS.COM

Apr 17 2024 00:51:00

Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518281453	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2024 at the address(es) listed below:

Name	Email Address
Camille J Kassar	on behalf of Debtor Scott J Appel ckassar@locklawyers.com bbkconsultantllc@gmail.com,tdell@locklawyers.com,kassarcr75337@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor M&T Bank. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Karl Meth	on behalf of Creditor Grandover Pointe Condominium Association Inc. kmeth@beckerlawyers.com, info@acalabreselaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Phillip Andrew Raymond	on behalf of Creditor M&T Bank. phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
Tana Bucca	on behalf of Creditor Grandover Pointe Condominium Association Inc. tbucca@beckerlawyers.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8